

**Amendments to the Specification:**

Please add the following new paragraph after the paragraph ending on line 26 of page 12:

Figure 2 is a flow chart illustrating an example of the operation of the video gaming apparatus in one embodiment of the present invention.

Please replace the paragraph beginning at page 16, line 8 with the following rewritten paragraph:

Figure 2 shows a video screen **200** that can be used with touch functions to play the game of the invention. Frames **202 204 206 208** and **210** can show the cards of the game. User buttons (virtual touch screen buttons) **212 214 216 218** and **220** respectively operate on the frames above them. Bet indicator **222** and credit indicator **224** are shown. A pay table disclosure frame ~~**26**~~ **226** is provided. The image on frame ~~**22**~~ **226** may vary as the amount of the wager is Surrendered if continued play is then allowed. Buttons **228, 230, 232, 234, 236** and **238** may control the amount wagered, the number of games to be played (in a multigame display), the execution of the Surrender option, the amount of the initial wager to be surrendered, Cash/Credit payout, Change/Alert signal, and the like.